

ABSTRACT

A system comprises a wireless interface coupled to a transaction manager. The wireless interface receives user information, including a user speech sample and a user account code, from a wireless communication device over a wireless communication link. The transaction manager transfers the user speech sample and the user account code to a validation system. The transaction manager receives and displays validation information from the validation system. The validation information indicates if the user is authentic and if the account code is valid. The validation information may include a picture of the user that is displayed by the transaction manager.

10